

Amendment to the claims

1.- 83. (Canceled)

84. (Currently amended) A method for an internet hosted bill paying and transaction sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and at least one monetary funding activity that has a monetary funding computer so that the debtor, creditor and monetary funding activity can transmit and receive transaction data via their computers over the internet wherein the transaction data is data regarding a plurality of unsorted transactions with portions of the transaction data defining respective unsorted transactions of said plurality of unsorted transactions wherein each unsorted transaction involves paying a bill related to a purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding account with the monetary funding activity; said method comprising the steps of:

~~enabling a simultaneous display of~~ simultaneously displaying said plurality of unsorted transactions on the debtor's computer screen with each unsorted transaction of at least some of the unsorted transactions having fields filled with transaction data which are pertinent to the unsorted transaction and having at least one open field open for insertion of a category item pertinent to the unsorted transaction;

upon one or more commands by the debtor, ~~enabling the debtor to insert~~ inserting a plurality of the category items selected by the debtor in selected open fields associated with said at least some of the unsorted transactions and ~~display~~ displaying respective selected fields filled with selected category items on the debtor's computer screen simultaneously with said simultaneous display of said plurality of unsorted transactions; and

upon one or more commands by the debtor ~~enabling the debtor to sort~~ sorting the unsorted transactions that are simultaneously displayed on the debtor's computer screen by one or more of the category items selected by the debtor and simultaneously ~~display~~ displaying the unsorted transactions sorted by said one or more of the category items on the debtor's computer screen.

1 85. (Currently amended) A method as claimed in claim 84 further comprising the
2 step of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 on the debtor's computer screen ~~enabling a display of~~ displaying said plurality of category items
5 as a simultaneous display of category item buttons on the debtor's computer screen with each
6 category item button corresponding to a respective category item so that the debtor can activate
7 selected category item buttons for selecting and simultaneously displaying said selected category
8 items in said selected open fields on the debtor's computer screen simultaneously with said
9 simultaneous display of said plurality of unsorted transactions.

1 86. (Currently amended) A method as claimed in claim 85 further comprising the
2 steps of:

3 wherein said ~~enabling a simultaneous display of unsorted transactions enables a display of~~
4 displays rows of line items on the debtor's computer screen with each line item representing an
5 unsorted transaction and with the rows of line items having transaction data columns and at least
6 one category item column wherein the transaction data columns have fields filled with said
7 transaction data and said at least one category item column has a plurality of said open fields;

8 upon the debtor activating a selected line item and then activating a selected category
9 item button, ~~enabling a filling~~ filling the open field for the selected line item with the category
10 item corresponding to the selected category item button.

11 87. (Currently amended) A method as claimed in claim 84 further comprising the
12 steps of:

13 wherein said each unsorted transaction of at least of some of the unsorted transactions,
14 that has said at least one open field, has primary and secondary fields open for insertion of
15 primary and secondary category items respectively pertinent to the unsorted transaction wherein
16 each primary category item is a first part of a purpose for the unsorted transaction and each
17 secondary category item is a second part of the purpose for the unsorted transaction;

18 ~~enabling the debtor to insert~~ upon commands by the debtor inserting primary and
19 secondary category items in said primary and secondary fields respectively associated with each
20 of at least some of the transactions for displaying said primary and secondary fields filled with
21 said primary and secondary category items respectively on the debtor's computer screen
22 simultaneously with said simultaneous display of said plurality of unsorted transactions; and
23 upon one or more commands ~~enabling by the debtor to sort~~ sorting the unsorted
24 transactions by said at least said primary and secondary category items selected by the debtor and
25 simultaneously display the unsorted transactions sorted by said primary and secondary category
26 items on the debtor's computer screen.

1 88. (Currently amended) A method as claimed in claim 87 further comprising the
2 steps of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 ~~enabling a display of~~ displaying said primary and secondary category items as primary and
5 secondary category item buttons respectively on the debtor's computer screen with each
6 secondary category item button being associated with a respective primary category item button;
7 and

8 upon the debtor activating selected primary and secondary category item buttons ~~enabling~~
9 ~~a selection and display of~~ displaying the selected primary and secondary category items in
10 selected ~~first and second open~~ primary and secondary fields respectively on the debtor's
11 computer screen.

1 89. (Currently amended) A method as claimed in claim 88 further comprising the
2 steps of:

3 wherein said ~~enabling a~~ simultaneous display of said plurality of unsorted transactions
4 ~~enables a display of~~ displays rows of line items on the debtor's computer screen with each line
5 item representing an unsorted transaction and with the rows of line items having transaction data
6 columns and at least primary and secondary category item columns wherein the transaction data
7 columns have fields filled with said transaction data and the primary and secondary category item

8 columns have said primary and secondary fields respectively; and

9 upon the debtor activating a selected line item and then activating a selected primary or
10 secondary category item button, ~~enabling a selection and~~ filling ~~[[of]]~~ the primary or secondary
11 field in the primary or secondary category column respectively for the selected line item with the
12 category item corresponding to the selected primary or secondary category item button.

1 90. (Previously presented) A method as claimed in claim 84 further comprising the
2 step of:

3 ~~enabling a display~~ displaying in at least some of the sorted transactions on the debtor's
4 computer screen ~~which includes~~ at least product or services purchased, amount paid for the
5 product or services and date paid transaction data.

1 91. (Currently amended) A method as claimed in claim 84 further including a bill
2 paying method which comprises the steps of:

3 ~~enabling a display of~~ displaying said at least one monetary funding activity as a monetary
4 funding activity button on the debtor's computer screen simultaneously with said simultaneous
5 display of said plurality of unsorted transactions;

6 upon the debtor activating the monetary funding activity button, ~~enabling the debtor to~~
7 ~~display~~ displaying an account balance in a monetary funding account with said at least one
8 monetary funding activity on the debtor's computer screen simultaneously with said
9 simultaneous display of said plurality of unsorted transactions; and

10 ~~enabling a display~~ displaying on said computer screen ~~[[of]]~~ a payment approved button
11 simultaneously with said simultaneous display of said plurality of unsorted transactions so that
12 after the account balance is displayed, the debtor ~~is enabled to~~ can select an unsorted transaction
13 and activate the payment approved button to pay the bill associated with the selected unsorted
14 transaction.

1 92. (Currently amended) A method for an internet hosted bill paying and transaction
2 sorting system for at least one debtor that has a debtor's computer and a debtor's computer screen

3 that is responsive to the debtor's computer, at least one creditor that has a creditor's computer and
4 at least one monetary funding activity that has a monetary funding computer so that the debtor,
5 creditor and monetary funding activity can transmit and receive transaction data via their
6 computers over the internet wherein the transaction data is data regarding a plurality of
7 transactions with portions of the transaction data defining respective transactions of said plurality
8 of unsorted transactions wherein each unsorted transaction involves paying a bill related to a
9 purchase made by the debtor from the creditor and paying the bill by debiting a monetary funding
10 account with the monetary funding activity and wherein a simultaneous display of said plurality
11 of unsorted transactions are transmitted to the debtor's computer via the internet for display on
12 the debtor's computer screen wherein each unsorted transaction of at least some of the unsorted
13 transactions has fields filled with transaction data which are pertinent to the unsorted transaction
14 and has at least one open field open for insertion of a category item pertinent to the unsorted
15 transaction, said method comprising the steps of:

16 upon one or more commands by the debtor, ~~enabling the debtor to insert~~ inserting a
17 plurality of the category items selected by the debtor in selected open fields associated with said
18 at least some of the unsorted transactions and display respective selected fields filled with
19 selected category items on the debtor's computer screen simultaneously with said simultaneous
20 display of said plurality of unsorted transactions; and

21 upon one or more commands by the debtor ~~enabling the debtor to sort~~ sorting the
22 unsorted transactions that are simultaneously displayed on the debtor's computer screen by one
23 or more of the category items selected by the debtor and simultaneously display the unsorted
24 transactions sorted by said one or more of the category items on the debtor's computer screen.

1 93. (Currently amended) A method as claimed in claim 92 further comprising the
2 step of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 on the debtor's computer screen, ~~enabling a display of~~ displaying said plurality of category items
5 as a simultaneous display of category item buttons on the debtor's computer screen with each
6 category item button corresponding to a respective category item so that the debtor can activate

7 selected category item buttons for selecting and simultaneously displaying said selected category
8 items in said selected open fields on the debtor's computer screen simultaneously with said
9 simultaneous display of said plurality of unsorted transactions.

1 94. (Currently amended) A method as claimed in claim 93 further comprising the
2 steps of:

3 wherein said ~~enabling of a~~ simultaneous display of said unsorted transactions on the
4 debtor's computer screen ~~enables a display of~~ displays rows of line items on the debtor's
5 computer screen with each line item representing an unsorted transaction and with the rows of
6 line items having transaction data columns and at least one category item column wherein the
7 transaction data columns have fields filled with said transaction data and said at least one
8 category item column has a plurality of said open fields;

9 upon the debtor activating a selected line item and then activating a selected category
10 item button, ~~enabling a display~~ filling ~~[[of]]~~ the open field for the selected line item with the
11 category item corresponding to the selected category item button.

1 95. (Currently amended) A method as claimed in claim 92 further comprising the
2 steps of:

3 wherein said each unsorted transaction of at least some of the unsorted transactions, that
4 has said at least one open field, having primary and secondary fields open for insertion of
5 primary and secondary category items respectively pertinent to each unsorted transaction wherein
6 each primary category item is a first part of a purpose for the unsorted transaction and each
7 secondary category item is a second part of the purpose for the unsorted transaction;

8 ~~enabling the debtor to insert~~ upon commands by the debtor inserting primary and
9 secondary category items in said primary and secondary fields respectively associated with each
10 of at least some of the transactions for displaying said primary and secondary fields filled with
11 said primary and secondary category items respectively on the debtor's computer screen
12 simultaneously with said simultaneous display of said plurality of unsorted transactions; and

13 upon one or more commands ~~enabling by the debtor to sort~~ sorting the unsorted

14 transactions by said at least said primary and secondary category items selected by the debtor and
15 simultaneously display the unsorted transactions sorted by said primary and secondary category
16 items on the debtor's computer screen.

1 96. (Currently amended) A method as claimed in claim 95 further comprising the
2 steps of:
3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 ~~enabling a display of~~ displaying said primary and secondary category items as primary and
5 secondary category item buttons respectively on the debtor's computer screen with each
6 secondary category item button being associated with a respective primary category item button;
7 and
8 upon the debtor activating selected primary and secondary category item buttons ~~enabling~~
9 ~~a selection and display of~~ displaying the selected primary and secondary category items in
10 selected ~~selected~~ primary and secondary fields respectively on the debtor's computer screen.

1 97. (Currently amended) A method as claimed in claim 96 further comprising the
2 steps of:
3 wherein said simultaneous display of said plurality of unsorted transactions displays rows
4 of line items on the debtor's computer screen with each line item representing an unsorted
5 transaction and with the rows of line items having transaction data columns and at least primary
6 and secondary category item columns wherein the transaction data columns have fields filled
7 with said transaction data and the primary and secondary category item columns have said
8 primary and secondary fields respectively; and
9 upon the debtor activating a selected line item and then activating a selected primary or
10 secondary category item button, ~~enabling a selection and~~ filling ~~[[of]]~~ the primary or secondary
11 field in the primary or secondary category column respectively for the selected line item with the
12 category item corresponding to the selected primary or secondary category item button.

1 98. (Previously presented) A method as claimed in claim 92 further comprising the

2 step of:

3 ~~enabling a display~~ displaying in at least some of the sorted transactions on the debtor's
4 computer screen ~~which includes~~ at least product or services purchased, amount paid for the
5 product or services and date paid transaction data.

1 99. (Currently amended) A method as claimed in claim 92 further including a bill
2 paying method which comprises the steps of:

3 ~~enabling a display of~~ displaying said at least one monetary funding activity as a monetary
4 funding activity button on the debtor's computer screen simultaneously with said simultaneous
5 display of said plurality of unsorted transactions;

6 upon the debtor activating the monetary funding activity button, ~~enabling the debtor to~~
7 ~~display~~ displaying an account balance in a monetary funding account with said at least one
8 monetary funding activity on the debtor's computer screen simultaneously with said
9 simultaneous display of said plurality of unsorted transactions; and

10 ~~enabling a display~~ displaying on said computer screen of a payment approved button
11 simultaneously with said simultaneous display of said plurality of unsorted transactions so that
12 after the account balance is displayed, the debtor ~~is enabled to~~ can select an unsorted transaction
13 and activate the payment approved button to pay the bill associated with the selected unsorted
14 transaction.

1 100. (Previously presented) Computer readable medium or media for an internet hosted
2 bill paying system with transaction sorting for at least one debtor that has a debtor's computer and
3 a debtor's computer screen that is responsive to the debtor's computer, at least one creditor that
4 has a creditor's computer and at least one monetary funding activity that has a monetary funding
5 computer so that the debtor, creditor and monetary funding activity can transmit and receive
6 transaction data via their computers over the internet wherein the transaction data is data
7 regarding a plurality of unsorted transactions with portions of the transaction data defining
8 respective unsorted transactions of said plurality of unsorted transactions wherein each unsorted
9 transaction involves paying a bill related to a purchase made by the debtor from the creditor and

10 paying the bill by debiting a monetary funding account with the monetary funding activity and
11 wherein a plurality of fields filled with transaction data for each unsorted transaction are
12 transmitted to the debtor's computer via the internet for display on the debtor's computer screen
13 wherein each field filled with said transaction data contains at least a respective part of one of the
14 portions of said transaction data that corresponds to a respective unsorted transaction and
15 wherein one or more open fields are displayed for each unsorted transaction in said computer
16 screen, said computer readable medium or media having computer executable instructions for
17 performing the steps of:

18 transmitting a simultaneous display of said plurality of unsorted transactions on the
19 debtor's computer screen with each unsorted transaction of at least some of the unsorted
20 transactions having fields filled with transaction data which are pertinent to the unsorted
21 transaction and having at least one open field open for insertion of a category item pertinent to
22 the unsorted transaction;

23 upon one or more commands by the debtor, inserting a plurality of the category items
24 selected by the debtor in selected open fields associated with said at least some of the unsorted
25 transactions and displaying respective selected fields filled with selected category items on the
26 debtor's computer screen simultaneously with said simultaneous display of said plurality of
27 unsorted transactions; and

28 upon one or more commands by the debtor, sorting the unsorted transactions that are
29 simultaneously displayed on the debtor's computer screen by one or more of the category items
30 selected by the debtor and simultaneously displaying the unsorted transactions sorted by said one
31 or more of the category items on the debtor's computer screen.

1 101. (Previously presented) Computer readable medium or media as claimed in claim
2 100 having computer executable instructions for further performing the step of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 on the debtor's computer screen, displaying said plurality of category items as a simultaneous
5 display of category item buttons on the debtor's computer screen with each category item button
6 corresponding to a respective category item so that the debtor can activate selected category item

7 buttons for selecting and simultaneously displaying said selected category items in said selected
8 open fields on the debtor's computer screen simultaneously with said simultaneous display of
9 said plurality of unsorted transactions.

1 102. (Previously presented) A method as claimed in claim 101 further comprising the
2 steps of:

3 wherein said transmitting of said simultaneous display of said plurality of unsorted
4 transactions on the debtor's computer screen includes transmitting a display of rows of line items
5 on the debtor's computer screen with each line item representing an unsorted transaction and
6 with the rows of line items having transaction data columns and at least one category item
7 column wherein the transaction data columns have fields filled with said transaction data and
8 said at least one category item column has a plurality of open fields; and

9 upon the debtor activating a selected line item and then activating a selected category
10 item button, filling the open field for the selected line item with the category item corresponding
11 to the selected category item button.

1 103. (Previously presented) Computer readable medium or media as claimed in claim
2 100 having computer executable instructions for further performing the steps of:

3 wherein said transmitting of each unsorted transaction with at least one open field
4 includes transmitting each unsorted transaction with primary and secondary fields open for
5 insertion of primary and secondary category items respectively pertinent to each unsorted
6 transaction wherein each primary category item is a first part of a purpose for the unsorted
7 transaction and each secondary category item is a second part of the purpose for the unsorted
8 transaction;

9 upon one or more commands by the debtor, inserting at least primary and secondary
10 category items selected by the debtor in said primary and secondary fields respectively associated
11 with each of at least some of the transactions for displaying said primary and secondary fields
12 filled with said primary and secondary category items respectively on the debtor's computer
13 screen simultaneously with said simultaneous display of said plurality of unsorted transactions;

14 and

15 upon one or more commands by the debtor, sorting the unsorted transactions by said at
16 least primary and secondary category items selected by the debtor and simultaneously displaying
17 the unsorted transactions sorted by said primary and secondary category items on the debtor's
18 computer screen.

1 104. (Previously presented) Computer readable medium or media as claimed in claim
2 103 having computer executable instructions for further performing the steps of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 displaying said primary and secondary category items as primary and secondary category item
5 buttons respectively on the debtor's computer screen with each secondary category item button
6 being associated with a respective primary category item button; and

7 upon the debtor activating selected primary and secondary category item buttons,
8 displaying the selected primary and secondary category items in selected primary and secondary
9 fields respectively on the debtor's computer screen.

1 105. (Previously presented) A method as claimed in claim 104 further comprising the
2 steps of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 displaying rows of line items on the debtor's computer screen with each line item representing an
5 unsorted transaction and with the rows of line items having transaction data columns and at least
6 primary and secondary category item columns wherein the transaction data columns have fields
7 filled with said transaction data and the primary and secondary category item columns have said
8 primary and secondary fields respectively; and

9 upon the debtor activating a selected line item and then activating a selected primary or
10 secondary category item button, filling the primary or secondary field in the primary or secondary
11 category column respectively for the selected line item with the category item corresponding to
12 the selected primary or secondary category item button.

1 106. (Previously presented) A method as claimed in claim 100 further comprising the
2 step of:

3 displaying at least some of the sorted transactions on the debtor's computer screen which
4 includes at least product or services purchased, amount paid for the product or services and date
5 paid transaction data.

1 107. (Previously presented) Computer readable medium or media as claimed in claim
2 100 having computer executable instructions for further performing the step of:

3 displaying said at least one monetary funding activity as a monetary funding activity
4 button on the debtor's computer screen simultaneously with said simultaneous display of said
5 plurality of unsorted transactions;

6 upon the debtor activating the monetary funding activity button, displaying an account
7 balance in said monetary funding account with said at least one monetary funding activity on the
8 debtor's computer screen simultaneously with said simultaneous display of said plurality of
9 unsorted transactions; and

10 displaying on said computer screen a payment approved button simultaneously with said
11 simultaneous display of said plurality of unsorted transactions so that after the account balance is
12 displayed, the debtor is enabled to select an unsorted transaction and activate the payment
13 approved button to pay the bill associated with the selected unsorted transaction.

1 108. (Previously presented) A computer readable medium or media for an internet
2 hosted bill paying and transaction sorting system for at least one debtor that has a debtor's
3 computer and a debtor's computer screen that is responsive to the debtor's computer, at least one
4 creditor that has a creditor's computer and at least one monetary funding activity that has a
5 monetary funding computer so that the debtor, creditor and monetary funding activity can
6 transmit and receive transaction data via their computers over the internet wherein the transaction
7 data is data regarding a plurality of unsorted transactions with portions of the transaction data
8 defining respective unsorted transactions of said plurality of unsorted transactions wherein each
9 transaction involves paying a bill related to a purchase made by the debtor from the creditor and

10 paying the bill by debiting a monetary funding account with the monetary funding activity and
11 wherein a simultaneous display of said plurality of unsorted transactions is transmitted to the
12 debtor's computer via the internet for display on the debtor's computer screen with each unsorted
13 transaction of at least some of the unsorted transactions having fields filled with transaction data
14 which are pertinent to the unsorted transaction and having at least one open field open for
15 insertion of a category item pertinent to the unsorted transaction, said computer readable medium
16 having computer executable instructions for performing the steps of:

17 upon one or more commands by the debtor, inserting a plurality of the category items
18 selected by the debtor in selected open fields associated with said at least some of the unsorted
19 transactions and displaying respective selected fields filled with selected category items on the
20 debtor's computer screen simultaneously with said simultaneous display of said plurality of
21 unsorted transactions; and

22 upon one or more commands by the debtor, sorting the unsorted transactions that are
23 simultaneously displayed on the debtor's computer screen by one or more of the category items
24 selected by the debtor and simultaneously displaying the unsorted transactions sorted by said one
25 or more of the category items on the debtor's computer screen.

1 109. (Previously presented) A computer readable medium or media as claimed in claim
2 108 having computer executable instructions for further performing the step of:

3 simultaneously with the simultaneous display of the unsorted transactions displaying said
4 plurality of category items as a simultaneous display of category item buttons on the debtor's
5 computer screen with each category item button corresponding to a respective category item
6 button so that the debtor can activate selected category item buttons for selecting and
7 simultaneously displaying said selected category items in said selected open fields on the
8 debtor's computer screen simultaneously with said simultaneous display of said plurality of
9 unsorted transactions.

1 110. (Previously presented) A method as claimed in claim 109 further comprising the
2 steps of:

3 wherein the transmitting of said simultaneous display of said plurality of unsorted
4 transactions on the debtor's computer screen includes transmitting a display of rows of line items
5 on the debtor's computer screen with each line item representing an unsorted transaction and
6 with the rows of line items having transaction data columns and at least one category item
7 column wherein the transaction data columns have fields filled with said transaction data and
8 said at least one category item column has a plurality of open fields; and

9 upon the debtor activating a selected line item and then activating a selected category
10 item button, filling the open field for the selected line item with the category item corresponding
11 to the selected category item button.

1 111. (Previously presented) A computer readable medium or media as claimed in claim
2 108 having computer executable instructions for performing the steps of:

3 wherein said transmitting of each unsorted transaction with at least one open field
4 includes transmitting each unsorted transaction with primary and secondary fields open for
5 insertion of selected primary and secondary category items respectively pertinent to each
6 unsorted transaction wherein each primary category item is a first part of a purpose for the
7 unsorted transaction and each secondary category item is a second part of the purpose for the
8 unsorted transaction;

9 upon one or more commands by the debtor, inserting at least primary and secondary
10 category items selected by the debtor in said primary and secondary fields respectively associated
11 with each of at least some of the transactions for displaying said primary and secondary fields
12 filled with said primary and secondary category items respectively on the debtor's computer
13 screen simultaneously with said simultaneous display of said plurality of unsorted transactions;
14 and

15 upon one or more commands by the debtor, sorting the unsorted transactions by said at
16 least primary and secondary category items selected by the debtor and simultaneously displaying
17 the unsorted transactions sorted by said primary and secondary category items on the debtor's
18 computer screen.

1 112. (Previously presented) A computer readable medium or media as claimed in claim
2 111 having computer executable instructions for performing the steps of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions
4 displaying said primary and secondary category items as primary and secondary category item
5 buttons respectively on the debtor's computer screen with each secondary category item button
6 being associated with a respective primary category item button; and

7 upon the debtor activating selected primary and secondary category item buttons,
8 displaying the selected primary and secondary category items in selected primary and secondary
9 fields respectively on the debtor's computer screen.

1 113. (Previously presented) A method as claimed in claim 112 further comprising the
2 steps of:

3 simultaneously with said simultaneous display of said plurality of unsorted transactions,
4 displaying rows of line items on the debtor's computer screen with each line item representing an
5 unsorted transaction and with the rows of line items having transaction data columns and at least
6 primary and secondary category item columns wherein the transaction data columns have fields
7 filled with said transaction data and the primary and secondary category item columns have said
8 primary and secondary fields respectively; and

9 upon the debtor activating a selected line item and then activating a selected primary or
10 secondary category item button, filling the primary or secondary field in the primary or secondary
11 category column respectively for the selected line item with the category item corresponding to
12 the selected primary or secondary category item button.

1 114. (Previously presented) A method as claimed in claim 108 further comprising the
2 step of:

3 displaying at least some of the sorted transactions on the debtor's computer screen which
4 includes at least product or services purchased, amount paid for the product or services and date
5 paid transaction data.

1 115. (Previously presented) A computer readable medium or media as claimed in claim
2 108 having computer executable instructions for further performing the steps of:

3 displaying said at least one monetary funding activity as a monetary funding activity
4 button on the debtor's computer screen simultaneously with said simultaneous display of said
5 plurality of unsorted transactions;

6 upon the debtor activating the monetary funding activity button, displaying an account
7 balance in said monetary funding account with said at least one monetary funding activity on the
8 debtor's computer screen simultaneously with said simultaneous display of said plurality of
9 unsorted transactions; and

10 displaying on said computer screen a payment approved button simultaneously with said
11 simultaneous display of said plurality of unsorted transactions so that after the account balance is
12 displayed, the debtor is enabled to select an unsorted transaction and activate the payment
13 approved button to pay the bill associated with the selected unsorted transaction.